

Information to identify the case:

Debtor 1	Maxwell Dazulma		Social Security number or ITIN xxx-xx-7993	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	14-22277-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maxwell Dazulma

8/21/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Maxwell Dazulma
 Debtor

Case No. 14-22277-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db +Maxwell Dazulma, 11 Orange Place, Irvington, NJ 07111-2019
 cr +ROUNDPOINT MORTGAGE SERVICING CORPORATION AS A SER, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 514855934 ACCU Reference Medical Lab, 1901 E. Linden Ave., Suite 4, Linden, NJ 07036-1195
 514855936 Best Buy Co. Inc., Retail Service, P.O. Box 15153, Wilmington, DE 19886-5153
 515114305 +First Guaranty Mortgage Corporation, Roundpoint Mortgage Servicing Corporatio,
 Attn: Bankruptcy Department, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
 517581298 First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708
 517581299 +First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708, First Guaranty Mortgage Corporation,
 c/o Rushmore Loan Management Services 92619-2708
 515048348 +MASON, C/O CREDITORS BANKRUPTCY SERVICE, P.O. BOX 740933, DALLAS, TX 75374-0933
 514855945 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 517809097 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)
 514855946 +Thrift Investment Corp, Po Box 538, Fords, NJ 08863-0538

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2019 23:56:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 21 2019 23:56:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514949703 EDI: AIS.COM Aug 22 2019 03:38:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 514855935 EDI: HFC.COM Aug 22 2019 03:38:00 Best Buy, PO Box 17298, Baltimore, MD 21297-1298
 514855937 EDI: HFC.COM Aug 22 2019 03:38:00 Best Buy Co. Inc., Retail Services, P.O. Box 17298,
 Baltimore, MD 21297-1298
 514855939 +EDI: CAPITALONE.COM Aug 22 2019 03:38:00 Cap One Na, P.o.box 26030,
 Richmond, VA 23260-6030
 514855940 +EDI: CAPITALONE.COM Aug 22 2019 03:38:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 514967892 EDI: CAPITALONE.COM Aug 22 2019 03:38:00 Capital One, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515055969 +EDI: CITICORP.COM Aug 22 2019 03:38:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 514855941 +EDI: RCSFNBMARIN.COM Aug 22 2019 03:38:00 Credit One Bank, Po Box 98873,
 Las Vegas, NV 89193-8873
 514855942 +EDI: RMSC.COM Aug 22 2019 03:38:00 GECRB/ PayPal Buyer credit, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 514855943 +EDI: RMSC.COM Aug 22 2019 03:38:00 Gecrb/Pc Richard, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 515101972 EDI: RESURGENT.COM Aug 22 2019 03:38:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 515094525 EDI: MERRICKBANK.COM Aug 22 2019 03:38:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 514855944 +EDI: MERRICKBANK.COM Aug 22 2019 03:38:00 Merrick Bk, Attn: Bankruptcy, P.O. Box 9201,
 Old Bethpage, NY 11804-9001
 515073017 EDI: PRA.COM Aug 22 2019 03:38:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 515048139 EDI: PRA.COM Aug 22 2019 03:38:00 Portfolio Recovery Associates, LLC,
 c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541
 515098364 EDI: PRA.COM Aug 22 2019 03:38:00 Portfolio Recovery Associates, LLC, c/o Pc Richards,
 POB 41067, Norfolk VA 23541
 516390614 +EDI: Q3G.COM Aug 22 2019 03:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
 MOMA Funding LLC 98083-0788
 516390613 EDI: Q3G.COM Aug 22 2019 03:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 514855948 +EDI: VERIZONCOMB.COM Aug 22 2019 03:38:00 Verizon,
 Verizon Wireless Department/Attn: Bankru, Po Box 3397, Bloomington, IL 61702-3397
 514855947 +EDI: VERIZONCOMB.COM Aug 22 2019 03:38:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 514855949 +EDI: BLUESTEM Aug 22 2019 03:38:00 Webbank/fingerhut, 6250 Ridgewood Roa,
 Saint Cloud, MN 56303-0820

TOTAL: 23

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 34

Date Rcvd: Aug 21, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
514855938 ##Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 21, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor First Guaranty Mortgage Corporation
nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION AS A
SERVICER FOR FIRST GUARANTY MORTGAGE nj.bkecf@fedphe.com
Brian E Caine on behalf of Creditor First Guaranty Mortgage Corporation
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Kevin Gordon McDonald on behalf of Creditor First Guaranty Mortgage Corporation
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Scott D. Sherman on behalf of Debtor Maxwell Dazulma ssherman@minionsherman.com
TOTAL: 6